

In re:
Mushinah Q. Spriggs
Iyeshia Johnson-Spriggs
Debtors

Case No. 23-11527-mdc
Chapter 7

District/off: 0313-2
Date Rcvd: Sep 15, 2023

User: admin
Form ID: 318

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Mushinah Q. Spriggs, Iyeshia Johnson-Spriggs, 705 Waterway Court, Quakertown, PA 18951-5049
14784987	+ Brigit/Coastal Communi, 5415 Evergreen Way, Everett, WA 98203-3646
14785009	++ FINANCIAL INSTITUTION LENDING OPTIONS, 550 BAY VIEW RD STE A, PO BOX 750, MUKWONAGO WI 53149-0750 address filed with court:, SST, PO Box 3999, Saint Joseph, MO 64503-0999
14784993	+ FinWise Bank, c/o Liberty Lending, LLC, 180 Maiden Lane, 28th Floor, New York, NY 10038-4946
14784994	+ Gemini Web Bank, 315 Park Ave S Fl a6, New York, NY 10010-3607
14787270	Transit Workers Federal Credit Union, 919 E Cayuga Street, Philadelphia, PA 19124-3817
14785012	+ Transit Workers Federal Credit Union, 919 East Cayuga Street, Philadelphia, PA 19124-3817

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 15 2023 23:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14784981	+ Email/Text: broman@amhfcu.org	Sep 15 2023 23:36:00	American Heritage FCU, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14784982	Email/Text: GSBankElectronicBankruptcyNotice@g.com	Sep 15 2023 23:36:00	Apple Card - GS Bank USA, Goldman Sachs Bank, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-6112
14784986	+ Email/Text: bankruptcy@bmgmoney.com	Sep 15 2023 23:37:00	BMG Money, 444 Brickell Avenue, Suite 1170, Miami, FL 33131-2404
14784984	EDI: BANKAMER.COM	Sep 16 2023 03:35:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14784983	+ EDI: BANKAMER.COM	Sep 16 2023 03:35:00	Bank of America, PO Box 45144, Jacksonville, FL 32232-5144
14784985	Email/PDF: MarletteBKNotifications@resurgent.com	Sep 15 2023 23:41:16	Best Egg, 4315 Pickett Road, PO Box 3999, Saint Joseph, MO 64503-0999
14784988	Email/Text: caineweiner@ebn.phinsolutions.com	Sep 15 2023 23:36:00	Caine & Weiner, 5805 Sepulveda Blvd 4th Fl, Sherman Oaks, CA 91411
14784989	+ EDI: CAPITALONE.COM	Sep 16 2023 03:35:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14784990	+ EDI: CITICORP.COM	Sep 16 2023 03:35:00	Citicards/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14784991	+ EDI: DISCOVER.COM	Sep 16 2023 03:35:00	Discover, PO Box 30939, Salt Lake City, UT 84130-0939
14784995	EDI: IRS.COM		

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14784996	EDI: JPMORGANCHASE	Sep 16 2023 03:35:00	IRS, Centralized Insolvency Op, PO Box 7346, Philadelphia, PA 19101-7346
14784997	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 16 2023 03:35:00	JPMCB Card, PO Box 15369, Wilmington, DE 19850
14785007	Email/Text: cscommunications@mrvbanks.com	Sep 15 2023 23:36:00	LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
14784998	^ MEBN	Sep 15 2023 23:32:45	Mariner Finance, PO Box 44490, Nottingham, MD 21236-6490
14784999	+ EDI: NFCU.COM	Sep 16 2023 03:36:00	Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
14785000	+ EDI: NFCU.COM	Sep 16 2023 03:36:00	Navy Federal Credit Union, 820 Follin Lane SE, Vienna, VA 22180-4907
14785001	Email/Text: bnc@nordstrom.com	Sep 15 2023 23:36:17	Nordstrom, PO Box 6566, Englewood, CO 80155-6566
14785002	+ Email/Text: bnc@nordstrom.com	Sep 15 2023 23:36:28	Nordstrom/TD Bank USA, 13531 E Caley Avenue, Englewood, CO 80111-6504
14785003	+ EDI: AGFINANCE.COM	Sep 16 2023 03:35:00	One Main, PO Box 1010, Evansville, IN 47706-1010
14785004	+ EDI: AGFINANCE.COM	Sep 16 2023 03:35:00	One Main Financial, PO Box 3251, Evansville, IN 47731-3251
14785006	Email/Text: Bankruptcy.Notices@pnc.com	Sep 15 2023 23:36:00	PNC Bank, PO Box 5580, Cleveland, OH 44101
14785005	+ Email/Text: bkrgeneric@penfed.org	Sep 15 2023 23:36:00	PenFed Credit Union, Box 1432, Alexandria, VA 22313-1432
14785508	EDI: PENNDEPTREV	Sep 16 2023 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14785508	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 15 2023 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14785008	+ Email/PDF: SoFiBKNotifications@resurgent.com	Sep 15 2023 23:41:28	Sofi, 2750 E. Cottonwood Pkwy., Salt Lake City, UT 84121-7285
14785010	EDI: RMSC.COM	Sep 16 2023 03:35:00	Synchrony Bank, Attn Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
14785011	+ EDI: TCISOLUTIONS.COM	Sep 16 2023 03:36:00	Total Visa/TBOM/VT, 10182 Telesis St. Ste 300, San Diego, CA 92121-4777
14785013	+ EDI: WFFC2	Sep 16 2023 03:35:00	Wells Fargo Dealer Services, PO Box 10709, Raleigh, NC 27605-0709

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14784992	*+	Discover, PO Box 30939, Salt Lake City, UT 84130-0939

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0313-2

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2023 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
DENISE ELIZABETH CARLON	on behalf of Creditor BANK OF AMERICA bkgroup@kmllawgroup.com
HOWARD GERSHMAN	on behalf of Creditor Transit Workers Federal Credit Union hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
MARK A. CRONIN	on behalf of Creditor Bank of America N.A. bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
VINCENT RUBINO	on behalf of Joint Debtor Iyeschia Johnson-Spriggs vrubino@newmanwilliams.com mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com
VINCENT RUBINO	on behalf of Debtor Mushinah Q. Spriggs vrubino@newmanwilliams.com mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com

TOTAL: 7

Information to identify the case:

Debtor 1	Mushinah Q. Spriggs	Social Security number or ITIN xxx-xx-0741
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Iyeshia Johnson-Spriggs	Social Security number or ITIN xxx-xx-7889
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 23-11527-mdc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mushinah Q. Spriggs
aka Mu Spriggs, aka Mushinah Quadrayyah
Spriggs, aka Mushinah Spriggs, fdba Credit
Slayerz

Iyeshia Johnson-Spriggs
aka Iyeshia L. Johnson, aka Iyeshia Layton
Johnson-Spriggs, aka Iyeshia Latoya
Johnson-Spriggs, aka Iyeshia L.
Johnson-Spriggs, aka Iyeshia Layton Johnson,
aka Iyeshia Spriggs

9/14/23

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.